

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

MICHAEL J. USSELMAN  
BONNIE L. USSELMAN  
Debtor(s)

Case No. 20-20972CMB

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/13/2020.
- 2) The plan was confirmed on 08/20/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/10/2020, 05/13/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/20/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$58,903.91.
- 10) Amount of unsecured claims discharged without full payment: \$32,296.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$169,369.05
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$169,369.05**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,030.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,726.04
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$14,756.04**

Attorney fees paid and disclosed by debtor: \$920.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AGCHOICE FARM CREDIT ACA	Secured	36,973.00	NA	NA	0.00	0.00
ALLY BANK**	Secured	54,251.00	50,565.02	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,594.00	1,647.71	1,647.71	586.06	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,223.00	1,333.90	1,333.90	474.44	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	635.00	758.46	758.46	269.77	0.00
CAPITAL ONE**	Unsecured	3,602.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL SYSTE	Unsecured	690.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL SYSTE	Unsecured	682.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	356.00	NA	NA	0.00	0.00
ERC++	Unsecured	1,109.00	NA	NA	0.00	0.00
GEORGIA DEPARTMENT OF REVENU	Priority	1,537.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	1,032.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	8,197.47	8,682.90	8,682.90	8,682.90	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	891.68	891.68	317.15	0.00
JARED GALLERIA++	Unsecured	106.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	651.04	651.04	231.56	0.00
KUBOTA CREDIT CORP (USA)	Secured	24,336.00	26,961.76	0.00	24,573.08	0.00
KUBOTA CREDIT CORP (USA)	Secured	13,847.00	13,453.08	13,453.08	13,453.08	0.00
KUBOTA CREDIT CORP (USA)	Secured	1,306.00	1,323.75	1,323.75	1,323.75	0.00
KUBOTA CREDIT CORP (USA)	Secured	0.00	407.37	407.37	407.37	0.00
LOCKHART MORRIS & MONTGOMER	Unsecured	435.00	NA	NA	0.00	0.00
MIDFIRST BANK SSB*	Secured	154,872.00	153,584.52	0.00	83,689.60	0.00
MIDFIRST BANK SSB*	Secured	0.00	0.00	0.00	0.00	0.00
MIDFIRST BANK SSB*	Secured	0.00	1,350.92	1,350.92	1,350.92	0.00
NATIONAL CREDIT SYSTEM	Unsecured	245.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GRO	Unsecured	454.00	NA	NA	0.00	0.00
NATIONWIDE RECOVERY SERVICES	Unsecured	348.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	8,189.00	11,326.56	11,326.56	4,028.63	0.00
ORION PORTFOLIO SERVICES II LLC	Unsecured	927.00	927.86	927.86	330.02	0.00
PA DEPARTMENT OF REVENUE*	Priority	4,919.74	NA	4,919.74	4,919.74	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENDRICK CAPITAL PARTNERS II LLC	Unsecured	1,391.00	1,134.00	1,134.00	403.34	0.00
PHOENIX FINANCIAL++	Unsecured	1,134.00	NA	NA	0.00	0.00
PNC BANK++	Unsecured	1,182.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	5,485.00	6,269.80	6,269.80	2,230.04	0.00
QUANTUM3 GROUP LLC - AGENT CR	Unsecured	5,036.00	0.00	0.00	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	636.00	NA	NA	0.00	0.00
SRP FEDERAL CREDIT UNION	Secured	18,960.18	NA	NA	0.00	0.00
UNIVERSITY HOSPITAL FACILITY SV	Unsecured	58.00	NA	NA	0.00	0.00
UNIVERSITY HOSPITAL FACILITY SV	Unsecured	19.00	NA	NA	0.00	0.00
UNIVERSITY HOSPITAL FACILITY SV	Unsecured	13.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	279.00	4,196.96	4,196.96	1,492.77	0.00
UPMC HEALTH SERVICES	Unsecured	173.00	290.41	290.41	103.29	0.00
UPMC PHYSICIAN SERVICES	Unsecured	523.00	1,775.63	1,775.63	631.56	0.00
WESTLAKE FINANCIAL SERVICES(*)	Priority	NA	NA	NA	5,113.94	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$83,689.60	\$0.00
Mortgage Arrearage	\$1,350.92	\$1,350.92	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$15,184.20	\$39,757.28	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,535.12</b>	<b>\$124,797.80</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$13,602.64	\$18,716.58	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$13,602.64</b>	<b>\$18,716.58</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,204.01</b>	<b>\$11,098.63</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$14,756.04  
 Disbursements to Creditors \$154,613.01

**TOTAL DISBURSEMENTS :** **\$169,369.05**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/20/2025

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.